

IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEBRASKA

IN THE MATTER OF:)	BK. NO. 19-40801
)	(Chapter 13)
JAMIE L. SMITH AND)	
BAILEY R. SMITH,)	<u>CHAPTER 13 PLAN AND</u>
)	<u>NOTICE OF RESISTANCE DEADLINE</u>
DEBTORS.)	

NOTICE TO CREDITORS AND DEBTORS

The Bankruptcy Court for the District of Nebraska enacts this local Form Chapter 13 Plan [hereinafter "plan"] under the provisions contained in Rule 3015.1 of the Federal Rules of Bankruptcy Procedure. This form plan shall be used for all chapter 13 plans filed on or after the effective date of Rule 3015.1.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to this plan no later than the date designated in the attached Notice of Resistance Deadline. The Bankruptcy Court may confirm or approve this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

You must file a timely proof of claim in order to be paid under this plan.

In the District, the amount set forth in the claim controls the amount to be paid to a creditor. The value of the collateral set forth in the claim controls the amount to be paid subject to the right of the debtor to object to the claim amount and/or the valuation of the collateral in the claim. Avoidance of security interest or liens must be done by motion or adversary proceeding as appropriate. Interest is paid to secured creditors in the amount and from the date specified in the plan.

The Debtor acknowledges that the plan does NOT INCLUDE provisions through which the plan ALONE would limit the amount of a secured claim or the value of collateral. The Debtor acknowledges that such limit on the amount of the claim or the value of the collateral shall be raised by objection to the claim.

The Debtor acknowledges that the plan does NOT INCLUDE provisions through which the plan ALONE would avoid a security interest or lien. The Debtor acknowledges the avoidance of a security interest or lien or the stripping of a lien shall be raised by motion or adversary proceeding as appropriate.

The plan requires that all nonstandard provisions be set forth in PART 11 of the plan and use of PART 11 must be identified by checking the box below.

DEBTOR MUST CHECK ONE BOX BELOW TO STATE WHETHER NONSTANDARD PROVISIONS ARE OR ARE NOT CONTAINED IN PART 11 OF THIS PLAN. IF THE BOX IS CHECK AS "NOT INCLUDED" OR IF BOTH BOXES ARE CHECKED, THE PROVISIONS CONTAINED IN PART 11 WILL BE INEFFECTIVE.

Nonstandard provisions, set out in PART 11	XX Included	<input type="checkbox"/> Not Included
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PART 1. PAYMENTS

The Debtor or Debtors (hereinafter called "Debtor") submit to the Standing Chapter 13 Trustee all projected disposable income to be received within the applicable commitment period of the plan. Payment schedule is as follows:

A. Monthly Payment Amount [include any previous payments]	B. Number of Payments	Base Amount (A X B)
\$425.00	60	\$25,500.00

Total Plan Base Amount: \$25,500.00

The payment shall be withheld from the Debtor's paycheck: Yes **XX** No

Employee's name from whose check the payment is deducted: Bailey R. Smith

Employer's name, address, city, state, phone: Land O Lakes, 1227 280th Street, Seward, Nebraska 68434.

Debtor is paid: Monthly ☐ twice monthly ☐ Weekly ☐ Biweekly **XX**
Other ☐ _____

This plan cures any arrearage in payments to the Chapter 13 Trustee under any prior plan filed in this case.

NOTE: PLAN PAYMENTS TO THE TRUSTEE MUST BEGIN IMMEDIATELY FOR PLANS REQUIRING PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS OR LEASE PAYMENTS. IN THOSE CASES PROVIDING FOR EMPLOYER DEDUCTIONS, THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE BY MONEY ORDER OR CASHIER CHECK UNTIL THEIR EMPLOYER DEDUCTION BEGINS. IN CASES WITHOUT PRE-CONFIRMATION PAYMENTS, PLAN PAYMENTS MUST COMMENCE WITHIN 30 DAYS OF FILING OF THE PETITION. THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE UNTIL THEIR EMPLOYER DEDUCTION BEGINS.

PART 2. ORDER OF PAYMENT OF CLAIMS

Applicable Trustee fees shall be deducted, pursuant to 28 U.S.C. §586(e). Claims shall be paid in the following order; and, unless otherwise provided, claims within each class shall be paid pro rata:

1. Pre-confirmation payments for adequate protection or lease of personal property;
2. Minimum monthly payments to secured creditors listed in PART 6 of this plan, minimum arrearage payments and regular executory contract payments due on Executory Contracts and Leases in PART 7 of this plan, and minimum monthly payments on arrearages on 11 U.S.C §507(a)(1)(A) priority domestic support claims in PART 5(B) of this plan. **[NOTE: IF THERE ARE NO MINIMUM ARREARAGE PAYMENTS OR REGULAR EXECUTORY CONTRACT PAYMENTS DESIGNATED IN THE PLAN, THOSE MONIES WILL BE DISTRIBUTED UNDER #3 ON ATTORNEY FEES];**
3. The Debtor's attorney's fees and costs as approved by the Court **[NOTE: DEBTOR'S COUNSEL SHOULD NOT DESIGNATE A PER MONTH PAYMENT FOR ATTORNEY FEES. UNDER THIS ORDER OF PAYMENTS, ALL FUNDS WILL BE CODED FOR ATTORNEY FEES AFTER THE BEFORE DISCUSSED MINIMUM MONTHLY PAYMENTS AND EXECUTORY CONTRACT PAYMENTS];**
4. After payment of the previously listed amounts in (1) through (3) above, additional funds will be distributed prorata to secured claims in **PART 6**, arrearages on Executory Contracts and Leases in **PART 7** of this plan and domestic support claims under 11 U.S.C. §507(a)(1)(A) in **PART 5(B)** of this plan;
5. Other administrative expense claims under 11 U.S.C. §503 and Chapter 7 Trustee compensation allowed under 11 U.S.C. §1326(b)(3);
6. Other priority claims in 11 U.S.C. §507(a) including post-petition tax claims allowed under 11 U.S.C. §1305;
7. Payments on co-signed unsecured claims listed in **PART 8** of this plan;
8. General Unsecured Claims.

PART 3. §1326(a) PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS AND LEASE PAYMENTS

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee to the below listed creditors without entry of an order of the Court. The Debtor proposing pre-confirmation payments will **immediately** commence plan payments to the Trustee. Creditors must file a timely proof of claim to receive payment. Payments by the Trustee shall commence to these creditors within 30 days of the filing of the proof of claim unless the Trustee does not have funds available within 7 working days prior to the end of the 30 day period. Post-confirmation payments are provided for in **PARTS 6 and 7** of this plan.

Creditor's Name and Full Address	Last Four Digits of Account Number	Date of Next Payment Due	Payment Amount
1. Liberty First Credit Union 501 North 46 th Street Lincoln, NE 68503			\$78.94
2.			\$

PART 4. ADMINISTRATIVE CLAIMS

Trustee fees shall be deducted from each payment disbursed by the Trustee.

Neb. R. Bankr. P. 2016-1(A)(4) and **Appendix "K"** provide for the maximum allowance of Chapter 13 attorney fees and expenses [Standard Allowable Amount "SSA"] which may be included in a Chapter 13 plan. Additional fees or costs in excess of this amount must be approved through the "ALC" Fees process or a separate fee application. Fees and costs requested for allowance are as follows:

"SAA" Fees Requested	Fees Received Prior to Filing	Balance of "SSA" Fees to be Paid in Plan
\$3,600.00	\$1,100.00	\$2,500.00
"SSA" Costs Requested	Costs Received Prior to Filing	Balance of "SSA" Costs to be Paid in Plan
\$0.00	\$0.00	\$0.00

PART 5. PRIORITY CLAIMS

11 U.S.C. §1322(a) provides that all claims entitled to priority under 11 U.S.C. §507(a) shall be paid in full in deferred cash payments unless the holder of a particular claim agrees to a different treatment of such claim except for a priority claims under 11 U.S.C. §507(a)(1)(B). It is further

provided that any and all pre-petition penalties, and post-petition penalties and interest, which have attached or will be attached to any such claim, shall be treated as a general unsecured claim and not entitled to priority. Such claims are as follows:

(A) **Domestic Support Obligations:**

- (1) XX None. *If "None" is checked, the rest of §5(A) need to be completed or reproduced.*
- (2) Name of Debtor owing Domestic Support Obligation: _____
- (3) The Debtor is required to pay all post-petition Domestic Support Obligation directly to the holder of the claim and not through the Chapter 13 Plan.
- (4) Names(s), address(es) and phone number(s) of the holder of ANY domestic support obligation as defined in 11 U.S.C. §101(14A):

Name of Creditor	Address, City, State, Zip Code	Telephone Number
1		
2		
3		

(B) **Arrearages owed to Domestic Support Obligation Holders under 11 U.S.C. §507(a)(1)(A):**

- (1) XX None. *If "None" is checked, the rest of §5(B) need to be completed or reproduced.*
- (2) Name of holder of Domestic Support Obligation Arrearage Claim, estimated arrears and monthly payment:

Name of Creditor	Estimated Arrearage Claim	Minimum Monthly Payment on Arrearage
1.	\$	\$
2.	\$	\$

(C) **Domestic Support Obligations Assigned to or Owed to a Governmental Unit Under 11 U.S.C. § 507(a)(1)(B):**

- (1) XX None. *If "None" is checked, the rest of §5(C) need to be completed or reproduced.*

- (2) Name of Creditor, estimated arrearage claim and any special payment provisions:

Name of Creditor	Estimated Arrearage Claim	Provision for Payment
1.	\$	\$
2.	\$	\$

(D) **Priority Tax Claims Including Post-Petition Tax Claims Allowed Under 11 U.S.C. §1305:**

- (1) XX None. If "None" is checked, the rest of §5(D) need to be completed or reproduced.
- (2) Name of Creditor, estimated arrearage claim and any special payment provisions:

Federal: \$	State: \$	Total: \$

(E) **Chapter 7 Trustee Compensation allowed under §1326(b)(3):**

- (1) XX None. If "None" is checked, the rest of §5(E) need to be completed or reproduced.
- (2) Name of Creditor, estimated arrearage claim and any special payment provisions:

Amount Allowed	Monthly Payment (Greater of \$25 or 5% of Monthly Payment to unsecured creditors)
\$	\$

- (F) **Other Priority Claims:** Provisions for treatment in Part 11 of the plan.

PART 6. SECURED CLAIMS

(A) **Home Mortgage Claims (including claims secured by real property which the debtor intends to retain)**

- (1) _____ None. If "None" is checked, the rest of §6(A) need to be completed or reproduced.

- (2) Unless otherwise provided in this plan, Debtor shall pay all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due beginning with the first due date after the case is filed and such creditor shall retain any lien securing its claim. Any pre-petition arrearage shall be paid through this Chapter 13 plan with interest as provided below. The amount of pre-petition arrears is determined by the proof of claim, subject to the right of the debtor to object to the amount set forth in the claim.

Name of Creditor	Property Description	Estimated Pre-Petition Arrearage	Pre-confirmation Interest Rate & Dollar Amount Limit, if any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount on pre-petition arrears	Total Payments on arrears plus interest
1. Home Point Financial	Lot 5, Block 1, Jirovsky & Feigion Subdivision, Seward, Seward County, Nebraska more commonly known as 1265 North Columbia Avenue, Seward, Nebraska	\$14,000.00	0.00% \$0.00	3.25%	\$293.63	\$15,268.60
2. Secretary of Housing and Urban Develop.	Lot 5, Block 1, Jirovsky & Feigion Subdivision, Seward, Seward County, Nebraska more commonly known as 1265 North Columbia Avenue, Seward, Nebraska	\$	0.00% \$0.00	%	\$	\$
3.		\$	% \$	%	\$	\$

- (3) The following claims secured by real property shall be paid in full through the Chapter 13 Plan:

Name of Creditor	Property Description	Pre-confirmation interest rate and dollar amount limit, if any	Post-confirmation interest rate	Minimum Monthly payment amount	Total payments plus interest
1. None		\$	% \$	%	\$
2.		\$	% \$	%	\$
		\$	% \$	%	\$

(B) **Post-Confirmation Payments to Creditors Secured by Personal Property.**

Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (1) and (2).

(1) **Secured Claims to Which §506 Valuation is NOT applicable:**

- a. XX None. *If "None" is checked, the rest of §6(B)(1) need to be completed or reproduced.*
- b. Claims listed in this subsection are debts secured by a purchase money security interest in a personal motor vehicle, incurred within 910 days of filing of the bankruptcy **OR** debts secured by a purchase money security interest in "any other thing of value", incurred within one year prior to filing of the bankruptcy. These claims will be paid in full with interest as provided below and in equal monthly payments as specified below. Unless otherwise ordered by the Court, the claim amount stated on a roof of claim or amended proof of claim field before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below.

Name of Creditor	Property Description	Estimated Claim Amount	Pre-confirmation Interest Rate & Dollar Amount Limit, if any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount	Total Payments plus interest
1.		\$	0.00% \$0.00	%	\$	\$
2.		\$	% \$	%	\$	\$

(2) **Secured Claims to which § 506 Valuation is applicable:**

- a. None. *If "None" is checked, the rest of §6(B)(2) need to be completed or reproduced.*
- b. Claims listed in this subsection are debts secured by personal property not described in the prior paragraph of this plan, 6(B)(1)(b). These claims will be paid either the value of the secured property or the amount of the claim, whichever is less, with interest as provided below. The portion of a claim that exceeds the value of the secured property will be treated as an unsecured claim. In this District, the value of the secured property is determined by the proof of claim, subject to the right of the Debtor to object to such valuation.

Name of Creditor	Property Description	Estimated Value of Security or Amount Owed (use lowest amt)	Pre-confirmation Interest Rate & Dollar Amount Limit, if any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount	Total Payments plus interest
1. Liberty First Credit Union	201 Ford Crown Victoria	\$3,764.00	0.00% \$0.00	3.25%	\$78.94	\$4,104.88
2.		\$	% \$	%	\$	\$

(C) **Surrender of Property:**

- (1) None. *If "None" is checked, the rest of §6(C) need to be completed or reproduced.*
- (2) The Debtor surrenders any interest in the following collateral. Any secured claim filed by the below creditors will be deemed satisfied in full through surrender of the collateral. Any unsecured deficiency claim must be filed by the bar date for claims or allowed by separate order of the Court. **The Debtor requests that upon confirmation of this plan the stay under 11 U.S.C. §263(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects.**

Name of Creditor	Collateral to be surrendered
1. Santander Consumer USA	2012 Ford Explorer
2.	

(D) Lien Avoidance and Lien Stripping:

- (1) XX None. *If "None" is checked, the rest of §6(D) need to be completed or reproduced.*
- (2) In this District, avoidance of security interests or liens must be done by motion or adversary proceeding as appropriate.
- (3) The Debtor shall file a Motion or Adversary Proceeding to Avoid the lien of the following creditors:

Name of Creditor	Amount Owed	Property under which Debtor will seek to avoid lien
1.	\$	
2.	\$	

PART 7. EXECUTORY CONTRACTS/LEASES:

- (A) The Debtor assume the executory contract/lease referenced below and provides for the regular contract/lease payment to be included in the Chapter 13 plan. All other executory contracts and unexpired leases are rejected. Any pre-petition arrearage will be cured in monthly payments as noted below:

- (B) Check one:

- (1) XX None. *If "None" is checked, the rest of §Part 7 need not be completed or produced.*
- (2) _____ Assumed items:

Name of Creditor	Property subject to executory contract/lease	Estimated Arrearages on executory contract as of date of filing	Minimum Monthly payment to be made on executory contract arrearage	Regular number of contract payments remaining as of date of filing	Amount of regular executory contract payment	Due date of regular executory contract payment	Total Payments (arrears plus regular executory contract payments)
1.		\$	\$		\$		\$
2.		\$	\$		\$		\$

PART 8. CO-SIGNED UNSECURED DEBTS

- (A) XX None. *If "None" is checked, the rest of §Part 8 need not be completed or produced.*

- (B) The following co-signed debts shall be paid in full at the contract rate of interest from petition date:

Name of Creditor	Estimated Amount Due	Contract Rate of Interest	Total Due
1.	\$	%	\$

PART 9. UNSECURED CLAIMS

Unsecured claims shall be paid pro rata all remaining funds.

PART 10. ADDITIONAL PROVISIONS

- (A) If there are no resistances/objections to confirmation of this plan or after all objections are resolved, the Court may confirm the plan without further hearing.
- (B) Property of the estate, including the Debtor's current and future income, shall re-vest in the Debtor at the time a discharge is issued, and the Debtor shall have sole right to use and possession of property of the estate during the pendency of this case.
- (C) In order to obtain distributions under the plan, a creditor must file a proof of claim no later than 70 days after the filing of the petition except as provided in Rule 3002(c) of the Federal Rules of Bankruptcy Procedure.
- (D) Unless otherwise provided in this plan or ordered by the Court, the holder of each allowed secured claim provided for by the plan shall retain its lien securing such claim as provided in 11 U.S.C. §1325(a)(5)(B).
- (E) After the bar date to file a proof of claim for non-governmental units passes, limited notice/service is approved for all post confirmation pleadings. Pleadings shall include applications for fees, amended plans and motions. Pleadings shall be served on all parties in interest. For purposes of this limited notice provision, a party in interest is a party whose interest is directly affected by the motion, a creditor who has filed a proof of claim, a party who has filed a request for notice, any governmental agency or unit that is a creditor and all creditors scheduled as secured or priority creditors. Any pleading filed with limited notice shall include a certificate of service specifically stating it was served with limited notice on all parties in interest pursuant to Neb. R. Bankr. P. 9013-1(E)(1). **Failure to comply shall result in deferral of the motion until a proper certificate of service is filed.**

PART 11: NONSTANDARD PROVISIONS

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this Local Form Plan or deviated from it. **Nonstandard provisions set out elsewhere in this plan are ineffective and void.**

The following plan provisions will be effective only if there is a check in the box "included" at the end of the opening **Notice to Creditors and Debtors** of this plan: **Debtors propose to pay student loans to Nelnet directly and outside the Plan. Should said creditor file a Proof of Claim, it shall receive no distribution from the Chapter 13 Trustee.**

NOTICE OF RESISTANCE DEADLINE

ANY RESISTANCE TO THIS PLAN OR REQUEST FOR A HEARING MUST BE FILED IN WRITING WITH THE BANKRUPTCY CLERK'S OFFICE (SEE ORIGINAL NOTICE OF BANKRUPTCY FOR ADDRESS) AND SERVED ON THE ATTORNEY FOR THE DEBTOR AT THE ADDRESS LISTED BELOW (OR SERVED ON THE DEBTOR, IF NOT REPRESENTED BY AN ATTORNEY) ON OR BEFORE:

(USE OPTION A OR B – AND CHECK ONE OF THE BOXES - SEE LOCAL COURT RULES)

(A) 14 DAYS AFTER THE CONCLUSION OF THE MEETING OF CREDITORS.

OR

B) June 13, 2019

IF A TIMELY RESISTANCE OR REQUEST FOR A HEARING IS FILED AND SERVED, THE BANKRUPTCY COURT WILL HANDLE THE RESISTANCE IN ACCORDANCE WITH NEB. R. BANKR. P. 3015-2. IF THERE ARE NO OBJECTIONS TO THE PLAN AS FILED, THE COURT MAY CONFIRM THE PLAN WITHOUT FURTHER HEARING.

CERTIFICATE OF SERVICE

On May 23, 2019, the undersigned mailed a copy of this plan to all creditors, parties in interest and those requesting notice by regular United States mail, postage prepaid. The parties to whom notice was mailed are either listed below or on the attached mailing matrix. The undersigned relies on the CM/ECF system of the United States Bankruptcy Court to provide service to the following:

Kathleen A Laughlin, Chapter 13 Trustee
United States Trustee

Dated: May 23, 2019.

JAMIE L. SMITH AND BAILEY R. SMITH,
Debtors

BY: MORROW, POPPE,
WATERMEIER & LONOWSKI P.C.
A Limited Liability Organization
201 North 8th Street, Suite 300
P.O. Box 83439
Lincoln, Nebraska 68501-3439
Phone: (402) 474-1731
Fax: (402) 474-5020

By: /s/Joel G. Lonowski
Joel G. Lonowski



#19078

By filing this document, the Attorney for the Debtor(s) or the Debtor(s) themselves, if not represented by an attorney certify(ies) that wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Chapter 13 Plan for the United States Bankruptcy Court for the District of Nebraska, other than any nonstandard provisions included in **PART 11** of this plan.

Advantage Collection Professionals PO Box 353 Cambridge, MN 55008	Allergy, Asthma & Immunology Assoc. 2808 South 80th Avenue, Suite 210 Omaha, NE 68124
Allstate 1600 South Wolf Road Wheeling, IL 60090	AR Solutions 7121 A Street, Suite 102 Lincoln, NE 68510
ARS National Services, Inc. PO Box 469046 Escondido, CA 92046	AT&T DirecTV PO Box 5014 Carol Stream, IL 60197
Boys Town National Research Hospital PO Box 110 Boys Town, NE 68010	Bryan Medical Center PO Box 6759 Lincoln, NE 68506
Bryan Medical Center PO Box 642013 Omaha, NE 68164	Bryan Physician Network 2222 South 16th Street, Suite 400A Lincoln, NE 68502
Caine Weiner PO Box 5010 Woodland Hills, CA 91365	Capital One Bank PO Box 60599 City of Industry, CA 91716
Carson Smithfield, LLC PO Box 9216 Old Bethpage, NY 11804	CHI Health St. Elizabeth 3531 Solutions Center Chicago, IL 60677
Children's Home Healthcare 3000 South 84 th Street Omaha, NE 68124	Children's Hospital and Medical Center PO Box 952806 St. Louis, MO 63195
Client Services, Inc. 3451 Harry S. Truman Blvd. St. Charles, MO 63301	Comenity Bank PO Box 182273 Columbus, OH 43218
Credit Bureau Services PO Box 318 Fremont, NE 68026	Credit Collection Services 725 Canton Street Norwood, MA 02062
Credit Collection Services PO Box 55126 Boston, MA 02205	Credit Management PO Box 1512 Grand Island, NE 68802

Credit Management PO Box 1998 Southgate, MI 48195	Credit One Bank PO Box 98878 Las Vegas, NV 89193
Cross Creak Animal Healthcare PO Box 123 Staplehurst, NE 68439	DCI Credit Services, Inc. Drawer 1347, 1409 West Villard Dickinson, ND 58602
Distressed Asset Portfolio 10625 Techwoods Circle Cincinnati, OH 45242	Duncan Aviation 3701 Aviation Road Lincoln, NE 68524
EMC Insurance PO Box 712 Des Moines, IA 50306	EMC Insurance PO Box 2070 Omaha, NE 68103
Emergency Physician Network 555 South 70th Street Lincoln, NE 68510	Endodontics, PC 7001 A Street, Suite 101 Lincoln, NE 68510
ENT Nebraska 7001 A Street, Suite 210 Lincoln, NE 68510	ENT Specialties, PC 5055 A Street, Suite 300 Lincoln, NE 68510
ERC PO Box 23870 Jacksonville, FL 32241	FirstSource Advantage, LLC 205 Bryant Woods South Amherst, NY 14228
Gateway One Lending & Finance 160 North Riverview Drive Suite 100 Anaheim, CA 92808	Geico Choice Insurance Company Regional Office One GEICO Center Macon, GA 31296
Halsted Financial Services, LLC PO Box 828 Skokie, IL 60076	HomePoint Financial PO Box 790309 St. Louis, MO 63179
IC Systems PO Box 64437 St. Paul, MN 55164	Innovate Auto Finance PO Box 164999 Forth Worth, TX 76161
AT&T DirecTV PO Box 105503 Atlanta, GA 30348	Windstream 1720 Galleria Boulevard Charlotte, NC 28270

Jones National Bank PO Box 469 Seward, NE 68434	Kansas Counselors, Inc PO Box 14765 Shawnee Mission, KS 66285
Kohl's PO Box 2983 Milwaukee, WI 53201	Labcorp PO Box 2240 Burlington, NC 27216
Liberty First Credit Union 501 North 46th Street Lincoln, NE 68503	LincCare 5000 North 26th Street Suite 300 Lincoln, NE 68521
LVNV Funding, LLC PO Box 10497 Greenville, SC 29603	Maurices PO Box 60504 City of Industry, CA 91716
McCarthy Burgess & Wolfe 26000 Cannon Road Cleveland, OH 44146	Memorial Health Care System 250 North Columbia Avenue Seward, NE 68434
Merchants & Medical Credit Corp 6324 Taylor Drive Flint, MI 48507	Merchants Credit Adjusters 4005 South 148th Street Twenty Five D Bldg Omaha, NE 68137
Merchants Credit Adjusters, Inc. c/o Ashley Dieckman 10250 Regency Circle, Suite 300 Omaha, NE 68114	Merrick Bank PO Box 660702 Dallas, TX 75266
MHCS Family Medical Centers 250 North Columbia Avenue Seward, NE 68434	MobiLoans, LLC PO Box 1409 Marksville, LA 71351
N.I.S. d/b/a Paycheck Advance 315 South Lincoln Avenue Suite 1 York, NE 68467	Nationwide Insurance/AMCO PO Box 60068 City of Industry, CA 91716
Nebraska Emergency Medicine, PC PO Box 310457 Des Moines, IA 50331	Nebraska Furniture Mart PO Box 3000 Omaha, NE 68103
Nebraska Oral & Facial Surgery 2600 South 56th Street. Suite A Lincoln, NE 68506	Nebraska Orthopaedic & Sports Medicine 575 South 10th Street Suite 200 Lincoln, NE 68510

Nebraska Surgery Center 625 South 70th Street Lincoln, NE 68510	Nelnet US Department of Education PO Box 740283 Atlanta, GA 30374
NPPI Anesthesiology PO Box 30265 Omaha, NE 68103	Plain Green Loans PO Box 270 Box Elder, MT 59521
Portfolio Recovery Associates PO Box 12914 Norfolk, VA 23541	Portfolio Recovery Associates, LLC PO Box 12903 Norfolk, VA 23541
Professional Choice Recovery PO Box 5234 Lincoln, NE 68505	Professional Collection Service PO Box 129 Kearney, NE 68848
Professional Credit Management PO Box 318 Fremont, NE 68026	Progressive Insurance Dept. 0561 Carol Stream, IL 60132
Radiology Associates, PC PO Box 82568 Lincoln, NE 68501	Radiology Consultants PO Box 31399 Omaha, NE 68131
Santander Consumer USA PO Box 660633 Dallas, TX 75266	Secretary of Housing and Urban Development 451 Seventh Street, SW Washington, DC 20410
Sentry Credit, Inc PO Box 12070 Everett, WA 98206	Seward Family Medical Center 250 North Columbia Avenue Seward, NE 68434
Seward County Treasurer 529 Seward Street, Suite 203 Seward, NE 68434	Seward County Attorney 261 South 8 th Street, Suite 211 Seward, NE 68434
Seward Memorial Hospital 300 North Columbia Avenue Seward, NE 68434	Signature Performance Tiburon PO Box 770 Boystown, NE 68010

South Law 13160 Foster, Suite 100 Overland Park, KS 66213	Southwest Credit 4120 International Pkwy Suite 1100 Carrollton, TX 75007
Spectrum PO Box 60074 City of Industry, CA 91716	Star Anesthesia, PC PO Box 67099 Lincoln, NE 68506
State Farm Insurance Support Center PO Box 680001 Dallas, TX 75368	Stoneleigh Recovery Associates, LLC PO Box 1479 Lombard, IL 60148
Summit Receivables 1291 Galleria Drive, Suite 170 Henderson, NV 89014	The Physician Network 2000 Q Street, Suite 500 Lincoln, NE 68503
Twin Rivers Urgent Care PO Box 2009 North Platte, NE 69103	Union Bank PO Box 82535 Lincoln, NE 685051
University of Nebraska Medical Center 987137 Nebraska Medical Center Omaha, NE 68198	UNMC College of Dentistry 4000 East Campus Loop Lincoln, NE 68583
US Cellular Dept. 0205 Palatine, IL 60055	Verizon Wireless 500 Technology Drive Suite 550 Weldon Springs, MO 63304
Von Busch & Sons Refuse 420 West A Street Lincoln, NE 68522	